## Howard County Health Department Public Health Nursing

120 E. Mulberry, Room 206 Kokomo, IN 46901

March 28, 2011 Don Zent M.D.

Over the years, we have seen the value of vaccination in protecting our children against diseases that once caused severe illness, life-long deformities and even death. With the advent of immunizations, seventeen vaccine preventable diseases are no longer a threat to our children's health and well being. We have been able to celebrate this public health success story, because of our efforts and those of our community partners in immunizing the children of Howard County. Because of our desire for continued success in vaccinating our children and preventing disease, we are making you aware of changes that will become effective July 1, 2011 at the Howard County Health Department and throughout the state of Indiana.

In the last few weeks, all Health Departments in Indiana were notified of changes in the publicly funded, federal Vaccines for Children program (VFC). To continue our participation in the VFC program, the health department is required to comply with these changes. The new requirements closely examine health insurance programs that provide vaccine coverage. The intention is NOT to leave children without the protection that vaccines provide, but rather to distribute vaccine costs to insurance policies that include vaccine coverage. This sharing of costs will allow limited public dollars to be stretched to provide vaccines to children throughout Howard County and Indiana.

Under currently defined VFC eligibility, we now immunize children who have:

- · Any form of Medicaid
- No health insurance (the uninsured)
- Private (commercial) health insurance but because of a number of factors are considered
  underinsured. Currently we classify children as underinsured if a child's private health
  insurance has no vaccine coverage, has limited coverage, if the insurance has a high deductible
  to be met, there is a co-pay or coverage is percentage based (such as 80/20, 70/30 etc).

Beginning July 1st, there will be some changes to the VFC program eligibility, as described above. The changes will affect some children whose parents have private (commercial) health insurance. On July 1<sup>st</sup>, the VFC program definition of underinsured will be clearly defined. That is some children with private health insurance coverage will still be considered underinsured while others with private coverage will not.

Children will be considered **underinsured only** if their private insurance policy:

- does not include any vaccine coverage or
- specific vaccines are not covered under the policy or
- they have a yearly dollar cap in vaccine coverage and that cap has been exceeded

All other children who have private health insurance, but **do not meet** one or more of the above criteria, **will no longer be considered underinsured even if their policy:** 

- requires a high deductible be met first or
- there is a co-pay required or
- there is percentage based coverage (such as 80/20, 70/30 etc).

After July 1<sup>st</sup>, these children will be considered fully insured and therefore no longer be able to receive vaccines from the Health Department's VFC program. These children will need to visit their private providers to receive immunizations.

Parents must know the terms and provisions of their child's health insurance policy in regards to vaccination coverage when making their appointments at the Health Department. Each child's eligibility for vaccines will be assessed when immunization appointments are made at the Health Department and again when they arrive for their appointment.

Please note there will be no changes in eligibility for children who have any form of Medicaid or who have no health insurance (uninsured). These children will continue to receive vaccines at the Health Department under the VFC program as they have in the past.

## **Adult Vaccine Eligibility Changes:**

In addition, there will also be changes in eligibility as defined by the Indiana State Department of Health (ISDH) for our adult clients (19 years and older). These changes will also take effect on July 1, 2011. We are in the process of determining how we may be able to fill this gap. We will provide that information to our adult clients and to you in the near future.

We will be notifying the public of these upcoming changes soon. We wanted you to be aware of this information; so you may be better equipped to answer your client's questions once the information is made public. We ask that you please bear with us as this transition in eligibility takes place. If you have any questions, please contact us at the Howard County Health Department, Public Health Nursing, 765 456-2408 and press one for nursing. As always, our goal is the protection of our children.

We join with you in caring for our community,

Don Zent M.D., Health Officer
Howard County Health Department